(c) whether some of banks in public sector have computerised their banking sector completely;

(d) if so, the names of such banks with names of their branches, location-wise;

(e) whether Government propose to ask other Public Sector Banks to go in for complete computerisation; and

(f) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) and (b) Reserve Bank of India (RBI) has intimated that Tata Consultancy Service, Bombay, Infosys Pvt. Ltd., Bangalore, CMS Ltd., New Delhi, PSI Data Sys Ltd., ICIM, ECIL. M|s. Kale Consultancy, Mafatlal Consultancy, C. Das, etc. are some of the software vendors who have offered total solution in computer automation to the banking sector.

(c) No, Sir.

(d) Does not arise.

(e) and (f) In terms of the agreement enterred into by Indian Bank's Association (IBA) with the employees unions in October, 1993 operations in the branches located in metropolitan and urban centres with voucher load of 750 or more per day and certain other special category of branches are to be fully computerised. Banks have therefore, been advised to identify eligible branches on above parameters and take up total computerisation of the same in a time bound manner

Australian Insurance Company's visit

3378. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to refer to answer to Unstarred Question 247 given in Rajya Sabha on the 14th March, 1995 and state:

(a) the names and addresses of the Australian firms that visited our country in connection with entering into General Life Insurance market; and

(b) the meetings they had during their visit, who were the officials involved in the discussions and what was the outcome of such discussions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) and (b) A number of Australian firms interested in the insurance sector participated in the combined fourth meeting of Indo-Australia Joint Ministrial Commission and ninth meeting of Indo-Autralia Joint Business Council held on 15th and 16th February, 1995 in New Delhi.

Some of the firms which participated in the meeting were A N Z Banking Group Limited, Asia Calling, Colonial Mutual Group, Commonwealth Bank of Australia, National Mutual Life Association, QBE Insurance Group Limited, National Australia Bank etc.

During the meeting, there was special Sectoral Group Meeting on Services including banking, insurance, tourism, education and business services. This Sectoral Group Meeting was chaired by Shri R. N. Malhotra, who was the Chairman of the Committee on Reforms in the Insurance Sector set up by the Government. No official from the Ministry of Finance attended the meeting. The relevant extract from the report of the working Group is enclosed.

Report of the working group on services including banking and finance, Insurance, Education, Tourism and Business Services

The Fourth India-Australia Joint Ministerial Commission meeting and Ninth meeting of India-Australia Joint Business Council 15th & 16th February, 1995—New Delhi.

Chairman:—Mr. R. N. Malhotra Chairman, ICRIER and Former Governor, RBI

Co-Chairman:—Mr. Dinesh Anand, Sr. Manager, South Asia Anz Banking Group Ltd.

Insurance:

Discussions on the Insurance sector related to the absolute and relative amounts of:

— the minimum paid up capital requirement of rupees one billion recommended by the Malhotra Committee;

— the maximum promoter equity participation of 40 per cent;

— and the anticipated mandated investments new participants in this sector were likely to be asked to maintain.

On each of these issues it was felt that, given the size and nature of the Indian market, and the fact that a policy decision regarding government borrowings being made at market rates had already been taken, the recommendations themselves were understandable. In addition, some flexibility was available with regard to each of the above, inbuilt into the policy recommendations currently pending before the government for approval. These issues were hence something that were likely to be evolved gradually in the long run.

सार्वजनिक क्षेत्र के बैंकों द्वारा उठाए गए घाटे

3379. **चौधरी हरमोहन सिंह** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) सार्वजनिक क्षेत्र के बैंकों में घाटा होने के क्या कारण हैं ;

(ख) क्या इन कारणों को दूर किया जा सकता है ;

(ग) यदि हां, तो घाटे को रोकने हेतु सरकार ने क्या कदम उठाए हैं ;

(घ) क्या इस क्षेत्र के कर्मचारियों की लापरवाही और उनके कदाचार के कारण भी घाटा हो रहा हैं ; और

(ङ) यदि हां, तो इस संबंध में सरकार की क्या प्रतिक्रिया है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति : (क) कारोबार की कम मात्रा, अनुपयोज्य आस्तियों का उच्च प्रतिशत और कर्मचारियों की अत्याधिक संख्या घाटों के लिए उत्तरदायी प्रमुख कारक है। विवेकपूर्ण मानदण्डों को लागू किये जाने से परिणामस्वरूप कुछ बैंकों को प्रावधान संबंधी अधिक अपेक्षाओं और आय की पहचान के कारण हानि भी उठानी पड़ी थी ।

(ख) और (ग) भारतीय रिजर्व बैंक, बैंकों पर अपने ऋण मूल्यांकन तंत्र को मजबूत करने और अनुपयोज्य आस्तियों को सूक्ष्म पर्यवेक्षण करने के लिए जोर देता रहा है । बैंकों ने अनिष्पादित अग्रिमों की वसूली की अलग से निगरानी के लिए एक महाप्रबन्धक की निगरानी में प्रधान कार्यालयों में "वसूली कक्षों" की स्थापना की है।

(घ) और (ङ) कुछ कर्मचारियों की लापरवाही और कदाचार से भी बैंकों को घाटा होता है। बैंक इसके लिए निवारक और दंडात्मक दोनों ही उपाय करते हैं।

कृषि क्षेत्र की वित्तीय आवश्यकता

3380. **श्री आर मोहम्मद** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार ने कृषि क्षेत्र की पूरी क्षमता का उपयोग करने के लिए कुल वित्तीय आवश्यकताओं का आंकलन किया है ;

(ख) यदि हां, तो क्या सरकार ने किसानों की ऋण संबंधी आवश्यकताओं का भी आंकलन किया है ताकि वे प्रति-हैक्टेयर अधिकतम पैदावार प्राप्त करने के लिए आदानों का अधिक से अधिक प्रयोग कर सकें; और

(ग) यदि हां, तो सरकार ने धन उपलब्ध कराने के लिए क्या कदम उठाए हैं ?